

Sermon preached at Faith Presbyterian Church, Springfield, Virginia,
on Sunday, November 5, 1995, by the Rev. W. Graham Smith, D.D.

PROVERBS 3:9

“Honor the Lord by giving Him the first part of all your income.” (Living Bible)

TEN THINGS YOU OUGHT TO KNOW ABOUT MONEY

I don't think that anyone here this morning would be impish enough to entertain a thought such as this: “See, I told you. All they want is your money. Every time I go to church that's all I ever hear — money, money, money.” Now, if you think that, then it's obvious you haven't been here since stewardship time last year! I confess that for a couple of weeks prior to Faith-Promise Sunday, we preach about Christian stewardship but, apart from that, we don't emphasize finances here at Faith, and I think that anyone who attends this church regularly will attest to that.

However, we should never forget that our Lord Jesus Christ spoke a great deal about money. In fact, 16 of His 38 parables deal with money. Now either Jesus spoke too much about money, or we don't emphasize it enough. In the Gospels, an amazing one out of every ten verses, 288 of them in all, deal with the subject of money. Surely if Jesus, in the relatively simple society in which He lived, had to help His followers deal with this subject as much as He did, how much more do we, living in a society of rampant materialism, need to address this issue head-on.

It is surely true to say that the way a Christian regards his possessions is one of the best thermometers we have in assessing his spiritual health. Martin Luther used to say that he believed there were three conversions — that of the heart, that of the head, and that of the purse! And perhaps the last major area over which a Christian is willing to allow Jesus to exert His Lordship is right here — in the realm of our finances, our possessions, our money, our check book, our stocks and bonds.

What I want to do this morning is to examine with you some biblical principles concerning money. I'm going to take you to a number of scriptural passages, using the “Living Bible” translation, and just let God speak to us through His Word. I love the Living Bible rendering because it is earthy. So often when we talk about money, we like to get so “spiritual” about it! But when you read God's Word in this modern translation, it hits you with the force of a sledge hammer.

We need to remind ourselves at the very outset that money is morally neutral. In itself it is neither good nor bad. It is simply a medium of exchange. It can be an untold blessing if handled properly, and a terrible curse if handled improperly. So let us turn to Scripture and see what it tells us about money.

1. **Money can be harmful in causing a person to forget God.** In Proverbs 30:8-9 we read, “Give me neither poverty nor riches! Give me just enough to satisfy my needs! For if I grow rich, I may become content *without God*. And if I am too poor, I may steal and thus insult God’s holy name.” That gives us food for thought, doesn’t it?
2. **Money can cause a person to stop trusting God.** Listen to Proverbs 11:28: “Trust in your money, and down you go! Trust in God and flourish as a tree!” In other words, if you start trusting in your possessions, you’re bound to stop trusting God. It is inevitable, according to God’s Word.
3. **Money can cause a person to be deceived.** In Mark 4:19 our Lord says, “But all too quickly the attractions of this world and the delights of wealth and the search for success and the lure of nice things come in and crowd out God’s message from their hearts, so that no crop is produced.” Now that need not necessarily happen, but Jesus says that too often it does. I have seen it happen many times over the years. A family in a church has become “successful” in life; money starts rolling in, and soon they may begin to put their time and energy into “things.” As a result, God gets crowded out of their lives, and slowly but surely, they become *deceived* about the real meaning of life.
4. **Some people even fall in love with money.** 1 Timothy 6:10 says, “For the love of money is the first step toward all kinds of sin. Some people have even turned away from God because of their love for it, and as a result have pierced themselves with many sorrows.” The verb in Greek means “to pierce through,” as if you were falling on your own sword. Note carefully: It is not money itself that is the first step toward all kinds of sin; it is the inordinate, the excessive, love of money that does you in. Again, it is so easy to fall in love with the things money can buy and, as we fall in love with material possessions, it is so easy to fall out of love with Christ. This does not always happen, but it is a constant and insidious temptation.
5. **Money can cause a person to rest on an unstable foundation.** Proverbs 23:4-5 says, “Don’t weary yourself trying to get rich. Why waste your time? For riches can disappear as though they had the wings of a bird!” Think of that! After the Stock Market crash in 1929, a number of formerly wealthy men who had lost everything in the crash committed suicide. Money is never a stable foundation for anything.
6. **Money can cause a person to become proud and ungrateful.** In Deuteronomy chapter eight, Moses is giving a sermon to the people of Israel just prior to their entering into the Promised Land. And he says to them in verses 11-14: “When you reach the land flowing with milk and honey, God is going to bless you; you’re going to have ample possessions.” And then he says, “But that is the time to be careful! Beware that in your plenty you don’t forget the Lord your God and begin to disobey *Him*. For when you have become full and prosperous, and have built fine homes to live in, and when your flocks and herds have become very large and your silver and gold have multiplied, that is the time to watch out that you don’t become *proud* and *forget* the Lord your God Who brought you out of your slavery in the land of Egypt.”

Proverbs 28:11 says quite bluntly, “Rich men are conceited,” and in Jeremiah 12:2 the prophet is praying to the Lord, and he says: “Oh Lord, rich men see their businesses grow and

their profits multiply, and they say, ‘Thank God!’ But in their *hearts*, they give no credit to You, Lord!”

It is so easy to become proud and ungrateful as we begin to accumulate more and more possessions. It is so easy to begin to think that we need more and more “things.” And we are tempted to forget the One Who has given us all of the things that we have.

Remember the little poem which says:

The folk who spend their days
In buying cars and clothes and rings
Don’t seem to know that empty lives
Are just as empty filled with things.

7. Money can cause a person to rob God. How could we ever forget the famous passage in Malachi 3:8? “‘Will a man rob God? Surely not! And yet you have robbed Me.’ ‘What do You mean? When did we ever rob You?’ ‘You have robbed Me of the tithes and offerings due to Me!’”

We rob God when we are unfaithful in the matter of the tithes and offerings. What is the “tithe”? It is the first one-tenth of your income, skimmed off the top and faithfully returned to the Lord before you begin to budget for anything else. What is an “offering”? It is what you return to the Lord over and above your tithe.

Now let me tell you something interesting! Few of us ever get away from the temptation *not* to tithe. If you have a relatively small salary, or a large income, the temptation not to tithe is always present. I’ll tell you how it works. Very often when our income is not large, we say, “Lord, You know I could never give back to You one-tenth of what I earn! How on earth could I pay all my bills if I did that? Don’t you know that I have to work well into the month of May just to pay Uncle Sam off?” But as we become more and more successful and income increases, perhaps dramatically, then we are tempted to think, “Lord, a tenth of what I earn now is an awful lot of money! God, surely You don’t need all that much of my money!” And so we begin to hold out on God — to *ROB* God. That is very strong language, but it is exactly what the Hebrew word means — to rob God. And we’ve all got to guard against this temptation to sin.

8. We need to understand that money does not buy happiness. Ecclesiastes 5:10-11 i says it so pungently: “He who loves money shall never have enough. The foolishness of thinking that wealth brings happiness! The more you have, the more you spend right up to the limits of your income.” (Do you know people who do that?!) “So what is the advantage of wealth — except perhaps to watch it as it runs through your fingers! The man who works hard sleeps well whether he eats little or much, but the rich must worry and suffer insomnia.” Isn’t that something! The writer of Ecclesiastes is simply emphasizing the idiocy of thinking that money can buy happiness. There is no correlation whatsoever between money and true happiness, what the Bible calls “the joy of the Lord” (Neh. 8:10).

Now intellectually you are all agreeing with me, but perhaps emotionally you are not! Perhaps even as I speak you're conjuring up in your mind the sight of that new car you want, or that bigger house you'd love to have. Granted you have read articles, perhaps in "Guideposts" magazine, about people who were millionaires, and they became gloriously converted, and their testimony was this: "My life was miserable; money did not provide happiness." And intellectually we say, "Amen. Yes. That's so true!" But emotionally we're saying, "No, it can't be true! Money surely must bring happiness!" All I can say to you is this: "Don't you think it is wise to trust the truth of God's Word when it assures us that wealth cannot procure happiness?" Money can never buy contentment.

9. Jesus warns us not to allow money to become our "god." In Matthew 6:24 He says, "You cannot serve two masters: God *and* money. For you will hate one and love the other, or else the other way around." You cannot serve God and money.

This reminds us of the Oriental saying: "No one can carry two melons in one hand." You've got to make a choice. Your "god" is that principle to which you give your fullest homage and allegiance. Human personality is made for homage and is such that the homage cannot be divided. Every human being must be mastered by something or someone. This is so true in art, for example, which, in any great artist, becomes both a passion and an obsession. And God has made each one of us in such a way that we can never achieve ultimate fulfillment until we are sold out to Him. You've got to make your choice of a god — is it going to be the living God, your Creator and Redeemer, or will it be "Mammon": "things," "possessions"? What are you going to serve — to put first in your life — God or money? It can't be both.

10. There is really only one advantage in having money, and that is what use we make of the financial resources God entrusts to us. Listen to Paul as he writes to his young friend Timothy in 1 Timothy 6:17-19: "Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God Who always richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven; it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well."

You see, it's what we *do* with the money that's important, not that we have it or don't have it, but what we are doing with what we have to glorify God and to help others who are in need. God's Word says, "*That* is what is important!"

Now these are just ten biblical principles concerning money. Let me remind you in closing, as I often have done through the years, that nothing you have belongs to you: it all belongs to God.

In 1 Chronicles 29:11-12 King David is speaking to God, and he says this: "Everything in the heavens and earth is Yours, O Lord. . . Riches and honor come from You alone. . . and it is at Your discretion that men are made great and given strength."

Psalm 24:1 affirms that “the earth belongs to God! Everything in all the world is His.” *EVERYTHING*, including your money, property, stocks, bonds, TV, stereo, lawn mower, the two cars in the garage, along with your pick-up truck—it all belongs to God! In Psalm 50:10 God says, “The cattle on a thousand hills are Mine!” And Haggai 2:8 says, “‘The silver is Mine and the gold is Mine,’ says the Lord of Hosts.” Look at 1 Corinthians 4:7: “What are you so puffed up about? What do you have that God hasn’t given you? And if all you have is from God, why act as though you are so great, and as though you have accomplished something on your own?” That’s telling it like it is! God has given you the strength and ability to earn everything you have. Nothing that you possess is yours. It all belongs to God. He is the Owner and you are simply the lessee.

Some of you may be suffering terribly under the tyranny of ownership. In some ways we all do. A friend of mine was given a beautiful solid brass bed some years ago. It is an exquisite piece of bedroom furniture, and when he assembled it in the bedroom his little five-year-old son looked up and exclaimed, “Daddy, do you realize how many hours we’re going to have to spend polishing the stupid thing!”

What about your car? — and the hours you spend washing, polishing and repairing it! And the same is true of your silver—if it hasn’t been stolen! Everything we have has to be oiled, repaired, dusted or cleaned. Do you ever think about your lawn? What a dumb thing a lawn is! You cut it, and the minute you do so, it starts growing again!

It’s amusing, but it’s pathetic, the hours we spend being tyrannized by machines and gadgets and things. The more of them we have, the more time it takes to look after them. Don’t misunderstand me; there’s nothing wrong with things. God made them. They’re good to have. But I really believe that we should never allow ourselves to be tyrannized by them. And above all, we need to understand that God is in control; He owns everything, our money, our family, our talents, our time. He wants us to remember that we are accountable to Him for the use we make of everything that He has entrusted to us. We are tenants on God’s estate, so to speak, and a “tenant” is one who holds temporary possession — he does not hold title.

You and I have been given temporary possession of all we have. But these things do not belong to us. And what if God should take them away? How would you respond? Look at Philip-
pians 4:11-13 and see how a Christian ought to react. Paul says, “I have learned how to get along happily whether I have much or little. I know how to live on almost nothing, or with everything. I have learned the secret of contentment in every situation, whether it be a full stomach or hunger, plenty or want; for I can do everything God asks me to do with the help of Christ Who gives me the strength and power.”

The secret of contentment! Here is the key: acknowledging that God holds title to everything you’ve got, that He has entrusted it to you to use as He wants you to use it, and giving the lordship of time, talent, and treasure to Him. When you consciously acknowledge His ownership of everything you have, the Word of God says that you will have lasting contentment, because if God then should take away what you have, well, it’s His anyway, so obviously He wants to do something else with it. And if He gives you more, He obviously wants you to do

more with it. That is how to gain contentment, but if you have not given over the ownership of everything you have to Christ, you will never have that blessed contentment.

Struggle with the tyranny of ownership no longer. Acknowledge the lordship of Christ over every area of your life, including the possessions with which He has blessed you; and say with Isaac Watts —

Were the whole realm of nature mine,
That were an offering far too small;
Love so amazing, so divine,
Demands my soul, my life, my all.

AMEN.